

# Changing Your Elections During the Year

## QUALIFYING LIFE EVENTS

Each year you can choose to participate in any or all of the NCFlex benefits. However, once you have decided to participate, **you cannot change or cancel that decision during the year unless you have a life event — a change in family or employment status.**

These events include, but are not limited to:

- Marriage
- Divorce or legal separation
- Birth or adoption (or placement of adoption) of child
- Death (yours or that of a covered dependent)
- Unpaid leave of absence for you or your spouse
- Change in your employment status (i.e., changing from full-time to part-time)
- Change in your spouse's employment, impacting his/her benefits eligibility
- Your dependent turns age 26

For more details about qualifying life events and the steps you need to take when one of them occurs, visit the “Life Events” section under the General Benefits Info tab at [www.ncflex.org](http://www.ncflex.org).

If you wish to change your elections, you must notify your HBR or benefits department of any change in status within **30 days** of the event. Online enrollment participants may make status changes online. Valid changes to your elections are **effective on the first day of the month following the date of your life event.**

**The changes** you want to make to your benefits **must be consistent with the life event.** All benefits changes are subject to approval. Some plans are subject to waiting periods or require Evidence of Insurability (EOI). The Dental Plan and Vision Care Plan do not permit participants to change options during the plan year. (For example, Low Option to High Option or Plan 1 to Plan 2, or vice versa.)

## NON-QUALIFYING LIFE EVENTS

If any events other than those listed above occur, check with your HBR to see if you may make changes to your NCFlex coverage during the year. Some examples of events that do not allow you to change your NCFlex elections are:

- rehired within 30 days of termination date;
- the benefit cost is too high/you did not realize how much was going to come out of your paycheck;
- you decided you do not like the coverage; or
- you need more money in your paycheck.

## TRANSFERS

The State of NC is the employer for the NCFlex benefits. When you transfer between a state agency, university or select community college, you cannot make changes to your elections or elect new benefit options. You must transfer your existing NCFlex benefits to the new employing state agency, university or select community college. **You must notify your new HBR or benefits department of your existing NCFlex elections.**

## LIMITATION AFFECTING INCREASES TO SPENDING ACCOUNT ELECTION

If you use an approved life event to increase your election amount to your HCFSA or DDCFSA, reimbursement of expenses incurred prior to the change date will be limited to your original account maximum and not the new maximum. For example, if you elect \$1,200 for the plan year, then increase your plan-year maximum to \$2,400 on July 1, you cannot be reimbursed more than \$1,200 for expenses incurred prior to July 1.

## LIMITATION AFFECTING CHANGES TO DENTAL AND VISION ELECTIONS

A waiting period may apply to dental coverage. There are also enrollment and benefit limitations for vision coverage. Refer to these sections within this guide for more information.

## IMPORTANT NOTES

- **Review your pay stub (especially your January 2011 stub), to make sure your deductions are correct. If deductions are incorrect on your pay stub, contact your HBR or benefits department immediately.**
- **If you change banks or bank accounts during the year, you will need to notify your HBR or benefits department if you participate in the FSAs, so your reimbursements will be credited to the correct account.**

**REMINDER: You have 30 days from the date of your life event to contact your HBR or benefits department of any change in your status. The changes you want to make to your benefits must be consistent with the life event.**